

**INFORMATION DISCLOSURE STATEMENT**

Applicant : Tidwell et al.  
App. No : 10/730,859  
Filed : December 9, 2003  
For : SYSTEMS AND METHODS FOR  
IDENTIFYING PAYOR LOCATION  
BASED ON TRANSACTION DATA  
Examiner : Unknown  
Art Unit : 3624

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

Enclosed for filing in this application is a PTO/SB/08a form listing 58 references to be considered by the Examiner.

Applicant notes that the following U.S. Applications are related applications:

Application No.	Filing Date	Attorney Docket No.	Title
10/731,038	12/09/2003	1DATA.096A	SYSTEMS AND METHODS FOR ASSESSING THE RISK OF A FINANCIAL TRANSACTION USING RECONCILIATION INFORMATION
10/731,401	12/09/2003	1DATA.098A	SYSTEMS AND METHODS FOR ASSESSING THE RISK OF A FINANCIAL TRANSACTION USING BIOMETRIC INFORMATION
10/731,212	12/09/2003	1DATA.099A	SYSTEMS AND METHODS FOR ASSESSING THE RISK OF A FINANCIAL TRANSACTION USING GEOGRAPHIC-RELATED INFORMATION
10/731,540	12/09/2003	1DATA.101A	SYSTEMS AND METHODS FOR ASSESSING THE RISK OF A FINANCIAL TRANSACTION USING AUTHENTICATING MARKS
10/731,294	12/09/2003	1DATA.104A	SYSTEMS AND METHODS FOR OBTAINING PAYOR INFORMATION AT A POINT OF SALE

**Appl. No.** : 10/730,859  
**Filed** : December 9, 2003

**Docket No.** 1DATA.103A  
**Customer No.** 20,995

10/731,519	12/09/2003	1DATA.105A	SYSTEMS AND METHODS FOR OBTAINING BIOMETRIC INFORMATION AT A POINT OF SALE
10/730,868	12/09/2003	1DATA.106A	SYSTEMS AND METHODS FOR OBTAINING AUTHENTICATION MARKS AT A POINT OF SALE

Applicants note that Office Actions in one or more of the above-referenced applications have been received. The attached PTO/SB/08 provides a listing of these Office Actions along with Applicant's responses. Copies of the Office Actions and the responses are available through the Patent Office database. If the Examiner so requests, Applicants will provide the Examiner with copies of these Office Actions.

This Information Disclosure Statement is being filed before the receipt of a first Office Action on the merits, and presumably no fee is required. If a first Office Action on the merits was mailed before the mailing date of this Statement, the Commissioner is authorized to charge the fee set forth in 37 C.F.R. § 1.17(p) to Deposit Account No. 11-1410.

Respectfully submitted,  
KNOBBE, MARTENS, OLSON & BEAR, LLP

Dated: 9-14-07

By: John R. King  
John R. King  
Registration No. 34,362  
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Customer No. 20,995  
(949) 760-0404

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>	Application No.	10/730,859
	Filing Date	December 9, 2003
	First Named Inventor	Lisa C. Tidwell
	Art Unit	3624
(Multiple sheets used when necessary)	Examiner	Unknown
SHEET 1 OF 3	Attorney Docket No.	1DATA.103A

U.S. PATENT DOCUMENTS					
Examiner Initials	Cite No.	Document Number Number - Kind Code (if known) Example: 1,234,567 B1	Publication Date MM-DD-YYYY	Name of Patentee or Applicant	Pages, Columns, Lines Where Relevant Passages or Relevant Figures Appear
	1	4,109,238	08-22-1978	Creekmore	
	2	5,491,325	02-13-1996	Huang	
	3	5,575,508	11-19-1996	Diamond	
	4	5,679,938	10-21-1997	Templeton	
	5	5,679,940	10-21-1997	Templeton	
	6	5,801,366	09-01-1998	Funk	
	7	5,930,777	07-27-1999	Barber	
	8	6,021,397	08-20-2007	Jones	
	9	6,097,834	08-01-2000	Krouse	
	10	6,230,148	05-08-2001	Pare	
	11	6,957,770	10-25-2005	Robinson	
	12	6,505,772	01-14-2003	Mollett	
	13	6,535,728	03-18-2003	Perfit	
	14	6,547,132	04-15-2003	Templeton	
	15	6,581,043	06-17-2003	Wallin	
	16	6,658,393	12-02-2003	Basch	
	17	2001/0000535 A1	04-26-2001	Lapsley	
	18	2001/0042785	11-22-2001	Walker	
	19	2002/0012445 A1	01-31-2002	Perry	
	20	2002/0178112 A1	11-28-2002	Goeller	
	21	2002/0052852 A1	05-02-2002	Bozeman	
	22	2003/0056104	03-20-2003	Carr	
	23	2003/0093368 A1	05-15-2003	Manfre	
	24	2003/0130919 A1	07-10-2003	Templeton	
	25	2003/0159046 A1	08-21-2003	Choi	
	26	2003/0172030 A1	09-11-2003	Volgunin	
	27	2003/0216987 A1	11-20-2003	Mollett	
	28	2003/0216988 A1	11-20-2003	Mollett	

Examiner Signature	Date Considered
<p>*Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</p>	

T<sup>1</sup> - Place a check mark in this area when an English language Translation is attached.

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	Art Unit	3624	
(Multiple sheets used when necessary)		Examiner	Unknown
SHEET 2 OF 3		Attorney Docket No.	1DATA.103A

## U.S. PATENT DOCUMENTS

Examiner Initials	Cite No.	Document Number Number - Kind Code (if known) Example: 1,234,567 B1	Publication Date MM-DD-YYYY	Name of Patentee or Applicant	Pages, Columns, Lines Where Relevant Passages or Relevant Figures Appear
	29	2003/0217014 A1	11-20-2003	Mollett	
	30	2004/0117302	06-17-2004	Weichert	
	31	2002/0154795	10-24-2002	Lee	
	32	2003/0088461	05-08-2003	Christensen	
	33	2003/0153299	08-14-2003	Perfit	
	34	2003/0212637	11-13-2003	Turner	
	35	2004/0245330	12-09-2004	Swift	
	36	2004/0247168	12-09-2004	Pintsov	
	37	2005/0229010	10-13-2005	Monk	
	38	2006/0202012	09-14-2006	Grano	
	39	2004/0138975 A1	07-15-2004	Engel	
	40	2005/0080717 A1	04-14-2005	Belyi	
	41	2005/0125338 A1	06-09-2005	Tidwell	2005/0125338 A1
	42	2005/0125339 A1	06-09-2005	Tidwell	2005/0125339 A1
	43	2005/0125350 A1	06-09-2005	Tidwell	2005/0125350 A1
	44	2005/0125351 A1	06-09-2005	Tidwell	2005/0125351 A1
	45	2005/0125295 A1	06-09-2005	Tidwell	2005/0125295 A1
	46	2005/0125296 A1	06-09-2005	Tidwell	2005/0125296 A1
	47	2005/0125360 A1	06-09-2005	Tidwell	2005/0125360 A1

## FOREIGN PATENT DOCUMENTS

Examiner Initials	Cite No.	Foreign Patent Document Country Code-Number-Kind Code Example: JP 1234567 A1	Publication Date MM-DD-YYYY	Name of Patentee or Applicant	Pages, Columns, Lines Where Relevant Passages or Relevant Figures Appear	T <sup>1</sup>
	48	WO 0197134 A1	12-20-2001	Barber		
	49	WO 03042790 A2	05-22-2003	Manfre		
	50	WO 03083751 A1	10-09-2003	Swift		

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SHEET 3 OF 3	Attorney Docket No.	1DATA.103A

### NON PATENT LITERATURE DOCUMENTS

Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>1</sup>
	51	U.S. Application No. 10/731,038; Attorney Docket 1DATA.096A; Office Action; 08/17/2007.	
	52	U.S. Application No. 10/731,401; Attorney Docket 1DATA.098A; Office Action; 01/16/2007.	
	53	U.S. Application No. 10/731,401; Attorney Docket 1DATA.098A; Response to Office Action; 05/15/2007.	
	54	U.S. Application No. 10/731,401; Attorney Docket 1DATA.098A; Office Action; 07/27/2007.	
	55	U.S. Application No. 10/731,540; Attorney Docket 1DATA.101A; Office Action; 01/16/2007.	
	56	U.S. Application No. 10/731,540; Attorney Docket 1DATA.101A; Response to Office Action; 05/16/2007.	
	57	U.S. Application No. 10/731,540; Attorney Docket 1DATA.101A; Notice of Allowance; 07/26/2007.	
	58	U.S. Application No. 10/730,868; Attorney Docket 1DATA.106A; Office Action; 07/19/2007.	

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